

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: GWOZDZ, MARY F

§ Case No. 04-40644

§

§

Debtor(s)

§

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under Chapter 7 of the United States Bankruptcy Code on November 02, 2004. The undersigned trustee was appointed on November 02, 2004.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 265,187.97

Funds were disbursed in the following amounts:

Administrative expenses	<u>16,628.34</u>
Payments to creditors	<u>213,297.35</u>
Non-estate funds paid to 3rd Parties	<u>18,447.57</u>
Payments to the debtor	<u>7,500.00</u>
Leaving a balance on hand of ¹	\$ <u>9,314.71</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing claims in this case was 04/04/2005. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$14,837.02. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$5,000.00, for a total compensation of \$5,000.00. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$38.83 and now requests reimbursement for expenses of \$0.00, for total expenses of \$38.83.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 05/07/2010 By: /s/JOHN E. GIERUM

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 04-40644

Case Name: GWOZDZ, MARY F

Trustee: (520171) JOHN E. GIERUM

Filed (f) or Converted (c): 11/02/04 (f)

§341(a) Meeting Date: 12/30/04

Period Ending: 05/07/10

Claims Bar Date: 04/04/05

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA) Gross Value of Remaining Assets
Ref. #					
1	Real estate (s) Debtor scheduled whole value not 1/2 interest	275,000.00	9,165.57	281,665.57	FA
2	Cash on hand (s)	15.00	0.00	0.00	FA
3	Bank accounts (s)	300.00	0.00	0.00	FA
4	Household goods (s)	1,000.00	0.00	0.00	FA
5	Books, etc. (s)	50.00	0.00	0.00	FA
6	Wearing apparel (s)	250.00	0.00	0.00	FA
7	Jewelry (s)	2,000.00	2,000.00	0.00	FA
8	Life Insurance (s)	0.00	0.00	0.00	FA
9	IRA (s)	13,000.00	0.00	0.00	FA
10	Savings Bonds (s)	500.00	0.00	0.00	FA
11	Oldsmobile Intrique (s)	11,000.00	0.00	0.00	FA
12	'99 Mercury (s)	7,000.00	602.69	0.00	FA
13	Computers 1/2 interest (s)	400.00	215.00	0.00	FA
Int	INTEREST (u)	Unknown	N/A	187.97	Unknown
14	Assets Totals (Excluding unknown values)	\$310,515.00	\$11,983.26	\$281,853.54	\$0.00

Major Activities Affecting Case Closing:

tax work in preparation of final report being completed

Initial Projected Date Of Final Report (TFR): December 31, 2007

Current Projected Date Of Final Report (TFR): December 31, 2010

Form 2

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Cash Receipts And Disbursements Record

Case Number: 04-40644

Case Name: GWOZDZ, MARY F

Taxpayer ID #: **55609

Period Ending: 05/07/10

Trustee: JOHN E. GIERUM (520171)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***55609 - Money Market Account

Blanket Bond: \$69,308,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Money Market Account Balance
03/14/05	{1}	Premier Title Company	SALE PROCEEDS		16,665.57		16,665.57
	{1}		SALE PROCEEDS 265,000.00	1110-000			16,665.57
			Liens -207,977.95	4110-000			16,665.57
			Realtor's fee -13,475.00	3510-000			16,665.57
			Property taxes(pre-petition) -5,319.40	4700-000			16,665.57
			Property taxes(post-petition) -991.01	2820-000			16,665.57
			Costs to sell -2,123.50	2500-000			16,665.57
			Co-owners proceeds -18,447.57	8500-002			16,665.57
03/22/05		To Account #*****7566		9999-000		7,500.00	9,165.57
03/31/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.3500%	1270-000	1.68		9,167.25
04/29/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.3500%	1270-000	2.64		9,169.89
05/31/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.3500%	1270-000	2.73		9,172.62
06/30/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.4000%	1270-000	2.93		9,175.55
07/29/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.4500%	1270-000	3.18		9,178.73
08/31/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.4500%	1270-000	3.51		9,182.24
09/30/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.5000%	1270-000	3.61		9,185.85
10/31/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.5500%	1270-000	3.99		9,189.84
11/30/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.5500%	1270-000	4.16		9,194.00
12/30/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	4.60		9,198.60
01/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.7000%	1270-000	5.18		9,203.78
02/28/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.7000%	1270-000	4.94		9,208.72
03/09/06		To Account #*****7566	Bond Reimbursement	9999-000		7.03	9,201.69
03/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.7000%	1270-000	5.47		9,207.16
04/28/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	5.83		9,212.99
05/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	6.26		9,219.25
06/30/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	6.06		9,225.31
07/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	6.27		9,231.58
08/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	6.27		9,237.85
09/29/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	5.87		9,243.72
10/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	6.48		9,250.20
11/30/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	6.08		9,256.28
12/29/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	5.88		9,262.16
01/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	6.17		9,268.33
02/16/07		To Account #*****7566	Bond Reimbursement	9999-000		8.43	9,259.90
02/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	4.61		9,264.51

Subtotals : \$16,779.97 \$7,515.46

Form 2

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Cash Receipts And Disbursements Record

Case Number: 04-40644

Case Name: GWOZDZ, MARY F

Taxpayer ID #: **-***5609

Period Ending: 05/07/10

Trustee: JOHN E. GIERUM (520171)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-****75-65 - Money Market Account

Blanket Bond: \$69,308,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Money Market Account Balance
03/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	4.94		9,269.45
04/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	5.11		9,274.56
05/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	5.11		9,279.67
06/29/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	4.79		9,284.46
07/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	5.28		9,289.74
08/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	5.12		9,294.86
09/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	4.63		9,299.49
10/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	5.46		9,304.95
11/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	4.84		9,309.79
12/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	4.74		9,314.53
01/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.3000%	1270-000	4.25		9,318.78
02/05/08		To Account #*****7566	BOND REIMBURSEMENT	9999-000		8.00	9,310.78
02/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2500%	1270-000	1.91		9,312.69
03/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	1.72		9,314.41
04/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	1.29		9,315.70
05/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	1.16		9,316.86
06/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	1.18		9,318.04
07/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	1.18		9,319.22
08/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	1.10		9,320.32
09/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	1.22		9,321.54
10/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1200%	1270-000	1.01		9,322.55
11/28/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1000%	1270-000	0.73		9,323.28
12/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.66		9,323.94
01/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.38		9,324.32
02/19/09		To Account #*****7566	BOND REIMBURSEMENT	9999-000		8.11	9,316.21
02/27/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.35		9,316.56
03/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.40		9,316.96
04/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.38		9,317.34
05/29/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.36		9,317.70
06/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.40		9,318.10
07/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.39		9,318.49
08/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.39		9,318.88
09/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.38		9,319.26
10/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.38		9,319.64
11/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.39		9,320.03
12/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.39		9,320.42
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.36		9,320.78

Subtotals:

\$72.38

\$16.11

Form 2

Cash Receipts And Disbursements Record

Case Number: 04-40644

Case Name: GWOZDZ, MARY F

Taxpayer ID #: **.*5609

Period Ending: 05/07/10

Trustee: JOHN E. GIERUM (520171)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: **.*5609 - Money Market Account

Blanket Bond: \$69,308,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Money Market Account Balance
02/12/10		To Account #*****7566	TRANSFER OF FUNDS	9999-000		7.26	9,313.52
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.35		9,313.87
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.41		9,314.28
04/20/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.24		9,314.52
04/20/10		Wire out to BNYM account 9200*****7565	Wire out to BNYM account 9200*****7565	9999-000	-9,314.52		0.00

ACCOUNT TOTALS	7,538.83	7,538.83	\$0.00
Less: Bank Transfers	-9,314.52	7,538.83	
Subtotal	16,853.35	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$16,853.35	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 04-40644

Case Name: GWOZDZ, MARY F

Taxpayer ID #: **.*5609

Period Ending: 05/07/10

Trustee: JOHN E. GIERUM (520171)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-****75-66 - Checking Account

Blanket Bond: \$69,308,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
03/22/05		From Account #*****7565		9999-000	7,500.00		7,500.00
03/22/05	101	Mary Gwozdz		8100-002		7,500.00	0.00
03/09/06		From Account #*****7565	Bond Reimbursement	9999-000	7.03		7.03
03/09/06	102	JOHN E. GIERUM	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 02/01/2006 FOR CASE #04-40644, Bond Reimbursement (Bond #016026455)	2200-000		7.03	0.00
02/16/07		From Account #*****7565	Bond Reimbursement	9999-000	8.43		8.43
02/16/07	103	John E. Gierum	Bond Premium Payment on Ledger Balance as of 02/01/07 for Case #04-40644	2200-000		8.43	0.00
02/05/08		From Account #*****7565	BOND REIMBURSEMENT	9999-000	8.00		8.00
02/05/08	104	John E. Gierum	Bond Premium Payment on Ledger Balance as of 02/01/2008 for Case #04-40644, Bond Reimbursement (Bond #016026455)	2200-000		8.00	0.00
02/19/09		From Account #*****7565	BOND REIMBURSEMENT	9999-000	8.11		8.11
02/19/09	105	JOHN E. GIERUM	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 02/01/2009 FOR CASE #04-40644, Reimbursement for Ch. 7 Blanket Bond	2200-000		8.11	0.00
02/12/10		From Account #*****7565	TRANSFER OF FUNDS	9999-000	7.26		7.26
02/12/10	106	John E. Gierum	Reimbursement for Ch. 7 Blanket Bond on ledger balance as of 2/1/10 for Case No. 04-40644	2200-000		7.26	0.00

ACCOUNT TOTALS	7,538.83	7,538.83	\$0.00
Less: Bank Transfers	7,538.83	0.00	
Subtotal	0.00	7,538.83	
Less: Payments to Debtors		7,500.00	
NET Receipts / Disbursements	\$0.00	\$38.83	

Form 2

Cash Receipts And Disbursements Record

Case Number: 04-40644

Case Name: GWOZDZ, MARY F

Taxpayer ID #: **-***5609

Period Ending: 05/07/10

Trustee: JOHN E. GIERUM (520171)

Bank Name: The Bank of New York Mellon

Account: 9200-*****75-65 - Money Market Account

Blanket Bond: \$69,308,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/20/10		Wire in from JPMorgan Chase Bank, N.A. account *****7565	Wire in from JPMorgan Chase Bank, N.A. account *****7565	9999-000	9,314.52		9,314.52
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.19		9,314.71

ACCOUNT TOTALS 9,314.71 0.00 \$9,314.71

Less: Bank Transfers 9,314.52 0.00

Subtotal 0.19 0.00

Less: Payments to Debtors 0.00

NET Receipts / Disbursements \$0.19 \$0.00

Form 2

Cash Receipts And Disbursements Record

Case Number: 04-40644

Case Name: GWOZDZ, MARY F

Taxpayer ID #: **-***5609

Period Ending: 05/07/10

Trustee: JOHN E. GIERUM (520171)

Bank Name: The Bank of New York Mellon

Account: 9200-*****75-66 - Checking Account

Blanket Bond: \$69,308,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

(No Transactions on File for this Period)

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-*****75-65	16,853.35	0.00	0.00
Checking # ***-*****75-66	0.00	38.83	0.00
MMA # 9200-*****75-65	0.19	0.00	9,314.71
Checking # 9200-*****75-66	0.00	0.00	0.00
	\$16,853.54	\$38.83	\$9,314.71

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 04-40644
Case Name: GWOZDZ, MARY F
Trustee Name: JOHN E. GIERUM

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

	<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i>	<u>JOHN E. GIERUM</u>	<u>\$ 5,000.00</u>	<u>\$</u>
<i>Attorney for trustee</i>	<u></u>	<u>\$</u>	<u>\$</u>
<i>Appraiser</i>	<u></u>	<u>\$</u>	<u>\$</u>
<i>Auctioneer</i>	<u></u>	<u>\$</u>	<u>\$</u>
<i>Accountant</i>	<u>Lois West, Popowcer</u> <u>Katten, Ltd.</u>	<u>\$ 817.00</u>	<u>\$</u>
<i>Special Attorney for trustee</i>	<u></u>	<u>\$</u>	<u>\$</u>
<i>Charges,</i>	<u>U.S. Bankruptcy Court</u>	<u>\$</u>	<u>\$</u>
<i>Fees,</i>	<u>United States Trustee</u>	<u>\$</u>	<u>\$</u>
<i>Other</i>	<u></u>	<u>\$</u>	<u>\$</u>

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
-------------------------	-------------	-----------------

Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 29,850.65 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 11.7 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1</u>	<u>Citibank South Dakota NA</u>	\$ <u>1,169.05</u>	\$ <u>136.99</u>
<u>2</u>	<u>Discover Bank</u>	\$ <u>11,842.39</u>	\$ <u>1,387.61</u>
<u>3</u>	<u>THE FAMILY STRESS CLINIC, LTD.</u>	\$ <u>315.00</u>	\$ <u>36.91</u>
<u>4</u>	<u>Citibank South Dakota NA</u>	\$ <u>14,713.08</u>	\$ <u>1,723.98</u>
<u>5</u>	<u>Monogram Credit Card Bank of Georgia</u>	\$ <u>1,811.13</u>	\$ <u>212.22</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.